Register, Transact and Win Campaign
Terms and Conditions

United Overseas Bank (Malaysia) Bhd (271809-K) (“UOBM”) will run a “Register, Transact and Win Campaign” (“Campaign”) from 19 November 2018 to 18 February 2019 (both dates inclusive), unless otherwise notified (“Campaign Period”).

Campaign Eligibility

1) This Campaign is open to all new and existing UOBM Personal Internet Banking (“PIB”) and mobile banking (“Mighty”) customers aged 18 and above (“Eligible Participants”).

2) The following shall not be eligible for the Campaign:-
   a) All employees (including permanent, contract or temporary staffs) of UOBM, its subsidiaries and related companies;
   b) persons whose accounts held with UOBM are terminated or closed during the Campaign Period;
   c) persons whose accounts held with UOBM are not active, delinquent or unsatisfactorily conducted as determined by UOBM at its sole and absolute discretion; and
   d) persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

Campaign Period

3) Periods (both dates inclusive) | Participating month
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19 November 2018 – 18 December 2018 | Month 1
19 December 2018 – 18 January 2019 | Month 2
19 January 2019 – 18 February 2019 | Month 3

Campaign Mechanics

“Mighty Secure Transaction” shall refer to any of the successful transactions perform via PIB and/or Mighty with successful authentication through Mighty Secure function in Mighty. In avoidance of doubt, successful transaction(s) perform via PIB and/or Mighty through successful authentication perform via SMS-OTP shall not be eligible. For avoidance of doubt, successful registration via Mighty Secure shall NOT be considered as Mighty Secure Transaction.

4) This Campaign consist of 2 categories:
   a) Category 1 : Monthly Prize
   b) Category 2 : Grand Prize
5) The Eligible Customers must fulfill the relevant criteria below:

<table>
<thead>
<tr>
<th>Category</th>
<th>Category 1 (Monthly Prize)</th>
<th>Category 2 (Grand Prize)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualifying Criteria</td>
<td>Perform at least 1 transaction using Mighty Secure in ANY participating month</td>
<td>Perform at least 1 transaction using Mighty Secure in EVERY participating month</td>
</tr>
</tbody>
</table>

**Prizes**

6) The Prize categories are as stated below:

<table>
<thead>
<tr>
<th>Prize Category</th>
<th>Category 1 (Monthly Prize)</th>
<th>Category 2 (Grand Prize)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prize</td>
<td>RM 10 cash prize</td>
<td>iPhone XS 64GB</td>
</tr>
</tbody>
</table>

Collectively, the Prize in both categories defined above shall be referred to as the “Prizes”.

**Selection of Winners**

7) Eligible Customers with the Qualifying Criteria in each Category will be shortlisted by UOBM’s randomizer program for the respective Prizes.

8) There will be a total of 1,200 winners in each participating month for Category 1 and a total of 4 winners throughout the Campaign Period for Category 2.

9) **Category 1**
   
a) The shortlisted Eligible Customers will receive a short message (“SMS”) within 8 weeks from the end of the Participating Month from UOBM on their latest mobile numbers maintained in UOBMs records to answer one (1) question within the date and time specified in the SMS.

b) Shortlisted Eligible Customers who reply the SMS with the correct answer within the specific date and time shall be confirmed as a winner (“Winner(s)”). A final confirmation SMS will be sent to the Winner(s). The replied SMS cost will be borne by the Shortlisted Eligible Customers.

c) If the Shortlisted Customer is not able to answer the question correctly or within the time frame, the next Eligible Customers in sequence will be shortlisted and contacted to answer the question.

d) The Prizes for Category 1 will be credited into the Winner’s Current(-i) and/Savings(-i) (“CASA”) Account within 8 weeks from the end of the Participating Month. The crediting of the Prize will be reflected in the following month of the Winner’s statement of account after the date of crediting by UOBM.

e) There will be a total of 1,200 winners in each participating month and the maximum Cash Prize allocated for this Campaign is RM36,000.

f) Winners are only eligible to win once in Category 1 throughout the Campaign Period.
10) **Category 2:**
   a) The shortlisted Eligible Customers will be contacted by UOBM's representatives within 8 weeks after the end of Campaign Period through Eligible Customer's latest contact numbers recorded in UOBM's system at any time during office hours to answer one (1) question.
   b) Shortlisted Eligible Customers will be deemed winner if they are able to answer the question correctly (“Winner(s)”).
   c) If the shortlisted Eligible Customers is not able to answer the questions correctly, the next Eligible Customers in sequence will be shortlisted and contacted to answer the question.
   d) In the event the shortlisted Eligible Customers is not contactable after three (3) attempts for whatsoever reason(s) and/or the shortlisted Eligible Customers expressly wishes to withdraw from the Campaign upon being contacted by UOBM’s representative, he/she shall be disqualified from the Campaign.
   e) There will be a total of 4 winners throughout the campaign period.
   f) Winners are only eligible to win once in Category 2 throughout the Campaign Period.
   g) Fulfilment and delivery of the Prizes are provided and supported by appointed agents (“Appointed Agent”).
   h) By participating in this campaign, the Winners agrees, consents and allows UOBM to provide its Appointed Agents with Winner’s name, mailing address and contact number in order to fulfil the delivery of the Prizes.

11) The Winners who close or terminate their accounts with UOBM before the Prize is fulfilled will be disqualified from the Campaign and shall not be entitled to the Prize.

12) Any props, accessories or equipment featured together with the Prize in all printed materials, website or UOBM branches are for decorative purposes only and shall not form part of the Prize.

13) The Prize awarded is non-transferable to any other party or parties and not exchangeable for cash, other goods or credit, whether in part or in full.

14) UOBM reserves the right to:-
   a) forfeit the Prize in the event where there is a termination, suspension or closure of the Winners’ CASA or credit card account or non-compliance or breach of these terms and conditions, the terms and conditions governing the savings account, the terms and conditions governing the current account, the Card member Agreement and UOB Debit MasterCard Terms and Conditions and the terms and conditions governing PIB and Mobile Services without assigning any reason;
   b) substitute the Prize with any item of similar or equivalent value with prior notice; and/or
c) withdraw, suspend, extend or terminate earlier this Campaign prior to the expiry of the Campaign Period in whole or in part, at any time with prior notice at its discretion.

**General Terms and Conditions**

15) By participating in the Campaign, the Eligible Participants are deemed to have read, understood and agree to be bound by these terms and conditions, the terms and conditions governing the savings account, the terms and conditions governing the current account, the Card member Agreement and UOB Debit MasterCard Terms and Conditions and the terms and conditions governing PIB and Mobile Services (“Generic T&Cs) including any amendments or variations to it. If there is any inconsistency between these terms and conditions and the Generic T&C in connection with this Promotion, these terms and conditions will prevail.

16) UOBM shall not be responsible nor shall accept any liabilities of any nature howsoever arising or suffered by the Eligible Participants or any third party resulting directly or indirectly from this Campaign and/or the Reward.

17) UOBM shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and/or the Reward and published in any mass media, marketing or advertising materials.

18) To the fullest extent permitted by law, UOBM expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign and the Reward.

19) The record of transactions maintained by UOBM and UOBM’s decision on all matters relating to this Campaign shall be final, conclusive and binding on the Eligible Participants. UOBM shall not be obliged to give any reasons and/or entertain any correspondence with any Eligible Participants / any person(s) on any matter concerning this Campaign. No appeals or correspondence from any Eligible Participants will be entertained.

20) To the fullest extent permitted by law, UOBM shall not be responsible for any failure or delay in the transmission of PIB transactions being transacted by PIB or being captured in UOBM’s system, which may result in the Eligible Participants being omitted from the selection process during the Campaign Period.

21) In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.
22) UOBM reserves the rights to withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period in whole or in part, at any time with prior notice, at its absolute discretion. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination of this Campaign shall not entitle the Eligible Participants to any claim or compensation against UOBM for any and all losses or damages suffered or incurred by the Eligible Participants whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.

23) UOBM reserves the right to add, delete, suspend or vary these terms and conditions, from time to time, wholly or in part, at its absolute discretion, by providing twenty one (21) days prior notice to the Eligible Participants through UOBM’s website at www.uob.com.my, displaying a notice at any of UOBM’s branches and/or a statement insert in the Statement of Account or in any other manner as may be determined by UOBM from time to time.

24) These terms and conditions shall be governed by and constructed in accordance with laws of Malaysia and the Eligible Participants agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.